

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

United States Courts
Southern District of Texas
FILED

OCT 01 2003

Michael N. Milby, Clerk

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$51,100.00		
B - Personal Property	Yes	4	\$21,220.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$41,450.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$1,900.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$14,746.13	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,598.56
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,247.95
Total Number of Sheets of ALL Schedules		> 15			
Total Assets >			\$72,320.00		
Total Liabilities >				\$58,096.13	

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Homestead 5022 Dumore Drive, Houston, Texas 77048-1508	Fee Simple	-	\$51,100.00	\$30,000.00
			\$51,100.00	\$30,000.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **OTIS WASHINGTON**CASE NO **03-43329-H1-13**CHAPTER **13****SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank #01583919159 checking	-	\$50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Furniture - 2 sofas, 4 chairs, dining table w/chairs, curio cabinet, kitchenware/dishes, 2 beds, 2 bedstands, 2 dressers, desk, 2 bookshelves.	-	\$570.00
		Appliances - stove, microwave, refrigerator/freezer, freezer, washer, dryer, toaster, 2 lamps.	-	\$200.00
		Electronics - TV, VCR, stereo.	-	\$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	-	\$200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
Total >				\$1,220.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
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IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance	-	\$20,000.00
10. Annuities.—Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Total >				\$21,220.00

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
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IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
Total >				\$21,220.00

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$21,220.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

- ☐ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Homestead 5022 Dumore Drive, Houston, Texas 77048-1508	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	\$21,100.00	\$51,100.00
Furniture - 2 sofas, 4 chairs, dining table w/chairs, curio cabinet, kitchenware/dishes, 2 beds, 2 bedstands, 2 dressers, desk, 2 bookshelves.	Texas Property Code §§ 42.001(a), 42.002(a)(1)	\$570.00	\$570.00
Appliances - stove, microwave, refrigerator/freezer, freezer, washer, dryer, toaster, 2 lamps.	Texas Property Code §§ 42.001(a), 42.002(a)(1)	\$200.00	\$200.00
Electronics - TV, VCR, stereo.	Texas Property Code §§ 42.001(a), 42.002(a)(1)	\$200.00	\$200.00
Clothing	Texas Property Code §§ 42.001(a), 42.002(a)(5)	\$200.00	\$200.00
Life insurance	Texas Ins. Code arts. 3.50-2, § 10; 3.50, § 9	\$20,000.00	\$20,000.00
		\$42,270.00	\$72,270.00

IN RE: **OTIS WASHINGTON**

Debtor

CASE NO **03-43329-H1-13**

(If Known)

Joint Debtor

CHAPTER **13****SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 0001223534 Citifinancial Mortgage Group 1111 Northpoint Drive Coppell, Texas 75019	-	DATE INCURRED: NATURE OF LIEN: mortgage COLLATERAL: Homestead REMARKS: COLLATERAL VALUE: \$51,100.00				\$30,000.00	
ACCT #: 0001223534 Citifinancial Mortgage Group 1111 Northpoint Drive Coppell, Texas 75019	-	DATE INCURRED: Various NATURE OF LIEN: Arrearage-claim COLLATERAL: Homestead REMARKS: COLLATERAL VALUE: \$10,000.00				\$10,000.00	
ACCT #: 0964410000014 Paul Bettencourt Harris County Tax Appraiser POB 4622 Houston, Texas 77210-4622	-	DATE INCURRED: 2002-2003 NATURE OF LIEN: property taxes COLLATERAL: Homestead REMARKS: COLLATERAL VALUE: \$51,100.00				\$1,450.00	
Total for this Page (Subtotal) >						\$41,450.00	\$0.00
Running Total >						\$41,450.00	\$0.00

No continuation sheets attached

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
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CASE NO 03-43329-H1-13

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,650 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment. The amounts shown above were effective beginning April 1, 2001.

IN RE: **OTIS WASHINGTON**

Debtor

CASE NO. **03-43329-H1-13**

(If Known)

Joint Debtor

CHAPTER **13****SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)**

Continuation Sheet No. 1

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBETOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: R. J. Atkinson L.L.C. 3617 White Oak Drive Houston, Texas 77007	-	DATE INCURRED: 09/16/2003 CONSIDERATION: Attorney Fees REMARKS:				\$1,900.00	\$1,900.00
Total for this Page (Subtotal) >						\$1,900.00	\$1,900.00
Running Total >						\$1,900.00	\$1,900.00

IN RE: **OTIS WASHINGTON**

Debtor

CASE NO **03-43329-H1-13**

(If Known)

Joint Debtor

CHAPTER **13****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 477767086020 AFCA Visa - Bank First NA POB 1229 Sioux Falls, SD 57101	-	DATE INCURRED: 4/1998 CONSIDERATION: credit account REMARKS:				\$2,000.00
ACCT #: Barrett Burke Wilson Castle Daffin & Frappier 15000 Surveyor Blvd. #100 Addison, Texas 75001	-	DATE INCURRED: CONSIDERATION: Notice Only for Citifinancial Mortgage Group REMARKS:				Notice Only
ACCT #: 10520926 CAMCO POB 5087 Rockford, IL 61125	-	DATE INCURRED: 9/89 CONSIDERATION: Collecting for Montgomery Ward REMARKS:				\$1,590.74
ACCT #: 1241585 CMD POB 1833 Baltimore, Maryland 21203	-	DATE INCURRED: 9/2002 CONSIDERATION: Collecting for University Care Plus REMARKS:				\$1,015.58
ACCT #: 38903-20020727-31-01 FPC of Texas POB 92729 Los Angeles, CA 90009	-	DATE INCURRED: 7/2002 CONSIDERATION: credit account REMARKS:				\$401.97
ACCT #: 4777-6708-6020-8878 Genesis Financial Solutions, Inc. POB 2735 Harker Heights, TX 76548	-	DATE INCURRED: 5/1998 CONSIDERATION: Collecting for United Credit National Bank REMARKS:				\$1,475.23
ACCT #: 30810 K&K Best Care Ambulance POB 608 Bellaire, TX 77402	-	DATE INCURRED: 7/2002 CONSIDERATION: medical bills REMARKS:				\$356.25
Total for this Page (Subtotal) >						\$6,839.77
Running Total >						\$6,839.77

1 continuation sheets attached

IN RE: **OTIS WASHINGTON**

Debtor

CASE NO **03-43329-H1-13**

(If Known)

Joint Debtor

CHAPTER **13****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Linebarger, Groggan, Blair & Sampson LLP 1301 Travis Street, Ste. 145 Houston, Texas 77002	-	DATE INCURRED: CONSIDERATION: Notice Only for Paul Bettencourt REMARKS:				Notice Only
ACCT #: 4121-7415-8588-9202 NCO Financial Systems, Inc 507 Prudential Horsham, PA 19044	-	DATE INCURRED: 9/1999 CONSIDERATION: Collecting for Capital One REMARKS:				\$905.52
ACCT #: 72968 Select Specialty Hospital POB 642369 Pittsburgh, PA 15264	-	DATE INCURRED: 7/2002 CONSIDERATION: medical bills REMARKS:				\$100.00
ACCT #: 0217100708 St. Luke's Episcopal Hospital POB 297489 Houston, TX 77297	-	DATE INCURRED: 7/2002 CONSIDERATION: medical bills REMARKS:				\$200.00
ACCT #: 5458-0005-3012-1983 Texas Collect, Inc POB 160758 Austin, Texas 78716	-	DATE INCURRED: 10/2000 CONSIDERATION: Collecting for Direct Merchants Bank REMARKS:				\$4,595.84
ACCT #: 435-72-8871 The Care Group POB 972004 Dallas, Texas 75397	-	DATE INCURRED: 8/2002 CONSIDERATION: medical bills REMARKS:				\$1,305.00
ACCT #: 5106-7002-8904-7760 Town North National Bank 4455 LBJ Frwy. POB 814810 Farmers Branch, TX 75381	-	DATE INCURRED: 10/1988 CONSIDERATION: credit card REMARKS:				\$800.00

Total for this Page (Subtotal) >

Running Total >

\$7,906.36

\$14,746.13

UNITED STATES BANKRUPTCY COURT
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CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

UNITED STATES BANKRUPTCY COURT
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SCHEDULE H (CODEBTORS)

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Single	O. Washington, Jr	16	Son			
	L. Washington	13	Daughter			
Employment	Debtor			Spouse		
Occupation	Facilities Manager					
Name of Employer	Department of Veteran Affairs					
How Long Employed	12 years					
Address of Employer	2002 Holcombe Blvd. Houston, Texas 77030					

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR**SPOUSE**

\$2,189.20

Estimated monthly overtime

\$0.00

SUBTOTAL**\$2,189.20****LESS PAYROLL DEDUCTIONS**

A. Payroll taxes (includes social security tax if B. is zero)

\$192.92

B. Social Security Tax

\$166.79

C. Insurance

\$237.40

D. Union dues

\$0.00

E. Retirement

\$17.51

F. Other (specify) Child Support

\$330.01

G. Other (specify)

\$0.00

SUBTOTAL OF PAYROLL DEDUCTIONS**\$944.62****TOTAL NET MONTHLY TAKE HOME PAY****\$1,244.58**

Regular income from operation of business or profession or farm (attach detailed stmt)

\$0.00

Income from real property

\$0.00

Interest and dividends

\$0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above

\$0.00

Social Security or other government assistance (specify)

\$0.00

Pension or retirement income

\$353.98

Other monthly income (specify below)

1. \$0.00

2. \$0.00

3. \$0.00

TOTAL MONTHLY INCOME**\$1,598.56****TOTAL COMBINED MONTHLY INCOME \$1,598.56**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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CHAPTER 13

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$318.95
Utilities: Electricity and heating fuel Water and sewer Telephone Other:	\$200.00 \$27.00 \$85.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning	\$50.00 \$250.00 \$25.00 \$20.00
Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$15.00 \$20.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:	\$62.00
Taxes (not deducted from wages or included in home mortgage payments) Specify: property taxes	\$65.00
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto Other: Metro Bus - transportation Other: Other:	\$60.00
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at debtor's home Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: Personal Grooming Other:	\$50.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,247.95
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$1,598.56
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$1,247.95
C. Excess income (A minus B)	\$350.61
D. Total amount to be paid into plan each Monthly (interval)	\$350.00

UNITED STATES BANKRUPTCY COURT
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CASE NO 03-43329-H1-13

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature 
OTIS WASHINGTON

Date _____

Signature _____

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
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IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$17,336.88	2003
\$20,786.90	2002
\$20,599.64	2001

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,185.82	2003 - pension
\$4,425.12	2002 - pension
\$4,425.12	2001 - pension

3. Payments to creditors

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 1***5. Repossessions, foreclosures and returns**

None

- ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

- ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

- ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

- ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

- ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

- ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 2*

R. J. Atkinson L.L.C.
3617 White Oak Drive
Houston, Texas 77007

09/26/2003

\$100.00

10. Other transfers

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 4***18. Nature, location and name of business**

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None



b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

20. Inventories

None

- ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

- ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None

- ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

- ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

- ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

- ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None

- ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None

- ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: OTIS WASHINGTON

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 7 sheets, and that they are true and correct.

Date _____

Signature
of Debtor


OTIS WASHINGTON

Date _____

Signature
of Joint Debtor
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: OTIS WASHINGTON

CASE NO 03-43329-H1-13

Debtor(s)

CHAPTER 13

DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. § 329 AND B.R. 2016(B)

Amount paid:	\$100.00
Amount to be paid through the plan:	\$1,900.00
Amount to be paid outside the plan:	\$0.00
Property transferred to attorney:	None
Collateral held by attorney:	None
Source of compensation:	Current wages

I certify that I am the attorney for the above named debtor, and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the Debtor in or in connection with a case under Title 11 of the United States Code, such payment or agreement having been made after one year before the date of filing of the petition, is as indicated above.

I further certify that the Debtor has been informed and has agreed that the compensation paid shall include the following legal services: (a) All conferences with the Debtor; (b) Preparation of Petition and Schedules; (c) Attendance at 341 First Meeting and attendance at reaffirmation and/or confirmation hearings; (d) Preparation of routine motions.

I have not agreed to share this compensation with any person other than members of the firm.

Date _____

Rogena J. Atkinson

The Law Offices of R. J. Atkinson, L.L.C.
3617 White Oak Drive
Houston, Texas 77007